

Ex A

( 12 OF 14 )

.MAR 28 '95 19:07

PAGE.004

MP4011070907

Billing documents will continue to be used to advise policyholders when their AP arrangement becomes and remains "insufficient" to pay the next anniversary's premium.

4. A new SONIC message has to be developed which can be sent to sales offices everytime an "insufficient" date is shown on Billing documents and when "collapse" year is shown on an Anniversary Statement. A link between the Daily Reports Trail and Weekly Anniversary trail will be needed to accomplish this task. The text of a new SONIC message must be developed and approved. It is believed that additional LD approval won't be needed for the SONIC message wording. System development investigation has begun but it is expected to take sometime to implement this requirement.
5. The 12 AP letters and SONIC messages that show "collapse" year and "insufficient" information are being tested and checked out. These letters will advise policyholders at the time when they take a loan or make a withdrawal that has disrupted their AP arrangement. The "collapse" year in the letters, unlike the anniversary statements, will be the projected date of collapse regardless how many years that is beyond the upcoming anniversary.

[REDACTED] A date for installation is being targeted for mid-April 1995. There are no plans to mail stuffers with these AP letters.

6. One day turn around for placing eligible policies on AP is actively being developed. Target dates for completion are expected shortly.

This may require some change in wording or in the mailing schedules for "AP Eligibility" and "Welcome to AP" letters. It may be desirable to combine wording from both types of letters and have a single mailing in these situations.

7. Systems development is continuing for the 4 options that will be offered to policyholders whose AP arrangements will collapse or become insufficient. The purpose of the options is to extend the tenure of the AP arrangement. Target dates for completing this effort are expected shortly.

Option 1 was mentioned several times in the preceding paragraphs. This shows "collapse" year on AP anniversary statements.

The wording for Option 1 on the AP anniversary statement will be expanded somewhat to advise that use of current dividend can be applied to pay premiums until the dividends are depleted. If there is a PUAR, cash values are used in a similar manner. The AP arrangement can be kept afloat until YYYY at which time payments may have to be made out of

CONFIDENTIAL

REDACTED - ATTORNEY  
CLIENT

MAR 28 '95 19:08

PAGE.005

MP4011070908

pocket. "Collapse" year will be recalculated prior to each anniversary.

Option 2 will be offered on Billing documents if there is a current dividend or cash value in a PUAR. The AP arrangement can be kept afloat if the policyholder makes a partial out-of-pocket payment to supplement the residual monies in the policy and/or PUAR. Partial support for this option installed last October but involves manual intervention. Extra systems support is required to automate the procedure that will combine dividend, cash value and partial payment to keep the AP arrangement afloat.

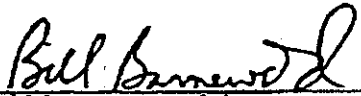
Option 3 will be offered when there is PUAR. The Billing document has to show exactly how much money must be dumped into the PUAR to keep the AP arrangement afloat.

Option 4 will appear on the Billing document. It advises the policyholder to pay the entire premium out of pocket.

The brochure and stuffer version of "MetLife's Accelerated Payment arrangement" will have to be revised to include the above mentioned options to coincide with the implementation of the systems support.

The reprinted stuffers will be mailed with "Welcome to AP" letters and with anniversary statements.

8. AP arrangement processing for SWL/SIB - targeted for 8/95.
9. AP arrangement processing for FWL/AIB.
10. AP arrangement processing for new PUAR.
11. AP arrangement processing for new L98.
12. AP arrangement processing for FAIR.

  
Bill Barnewold

March 28, 1995

CONFIDENTIAL

MAR 28 '95 19:06

PAGE.001

CONFIDENTIAL



MP4011070909

FAX # (908) 253-2986

TELECOPIER TRANSMITTAL LETTER

PLEASE DELIVER THE FOLLOWING PAGES

TO:

NAME CITERYL FAGER  
LOCATION TULSA CSC  
TELEPHONE 8-252-8847  
RE AP ARRANGEMENTS - for DISCUSSION AT  
THE WEDNESDAY 3/29/95 MEETING  
AT 10AM

FROM:

NAME Bill BARNEWOLD  
TELEPHONE 8-253-2202  
DATE 3/28/95

TOTAL NUMBER OF PAGES INCLUDING COVER SHEET

5

PLEASE GIVE COPIES TO THE AP NWT MEMBERS  
IN YOUR OFFICE.

*Bill*  
3/28/95

MAR 28 '95 19:06

MP4011070910

**ACCELERATED PAYMENT (AP) ARRANGEMENT****Tulsa Customer Services**

B. Gardner  
J. Rayl  
D. West \*  
C. Fager \*  
D. Lyons  
J. Eidschun \*  
L. Grant \*

**Warwick Customer Services**

J. Abela  
C. Farugia \*  
K. Schoos \*  
A. Smith  
B. Glittone \*  
T. Thomas \*  
P. Knott \*

**P.I. Financial Mgmt.**

H. Blakeslee BRW 3E  
E. Reiter BRW 3E  
G. Fallahee BRW 3E  
T. Weigand BRW 3E  
A. Compasano BRW 1N  
R. Flanagan BRW 1N  
R. Musen BRW 1E

**P.I. Career Agy. Oper.**

M. Levine BRW 1E  
K. Kirk \* BRW 1N  
B. Kerr \* BRW 1N

**P.I. Product Planning**

A. Kandel \* BRW 1N  
M. Kaplan BRW 1N

**P.I. Marketing**

R. Steve \* BRW 1NW

**P.I. Customer Services**

T. LaBadia BRW 2E  
S. Kopelovics BRW 2E  
J. Hodel SCC  
R. Delaney \* SCC  
R. Schramm BRW 3E  
W. Barnewold \* BRW 3E  
R. Brennan BRW 2E  
T. Brownlee \* SCC  
A. Corrente \* SCC  
K. Craven \* SCC  
N. Giacometti SCC  
R. Kubick \* SCC  
E. Kocis \* SCC  
L. Kochis SCC  
K. Gavel SCC  
J. Kozlowski \* BRW 3E  
T. Lovelace \* SCC  
W. Magnot \* SCC  
J. McClurg SCC  
R. Ruggieri BRW 3E  
B. DeSandre \* BRW 3E  
P. McLoughlin \* BRW 3E  
M. McCleneghan\* SCC  
K. Panzino \* BRW 3E  
C. Rapisarda SCC  
J. Rightor SCC  
E. Wasser \* SCC

**P.I. Consulting Services**

L. Vranka NYHO 5E  
M. McDermott\* NYHO 5E  
J. O'Connor NYHO 5E

**Canadian Operations**

C. Ferguson CCC  
C. Hanrichs Can. Hd Off.  
P. Roy Can. Hd. Off.

\* - AP NWT MEMBERS

CONFIDENTIAL

MP4011070911

Barbara Gardner, ACS  
Vice President  
MetLife Customer Service Center - Tulsa

Re AP - Accelerated Payment arrangement


Barbara, in the fall of 1993, an AP NWT was established to address the growing concerns associated with the AP arrangement. Even at that time, there was clear recognition that immediate attention must be given to educating our policyholders about AP.

Since many of these policyholders believe that their policy is *paid-up* or at the very least that *no further premiums will ever be due*, it was the goal of the AP NWT to initiate an educational program. This program included: a *Welcome* letter that would be sent out on every policy placed on AP and any policy changes that affected the AP arrangement would generate a letter to the policyholder. In addition, the billing documents and anniversary statements would contain information about the projected *collapse date* for the AP arrangement.

Even with all these efforts, I have a concern that we are not doing enough nor are we doing it fast enough. For example: an AP Consumer Brochure was developed to provide information about the AP arrangement and how it works. The original intent of this brochure was to send it to all new AP policyholders along with the AP *Welcome* letter. However, I have recently learned that it is only going to be given to our field associates. While I agree that this brochure should be available to the field, it should also accompany the AP *Welcome* letter. We can't continue to always rely on our field associates to communicate policy provisions to our policyholders. We have to start ensuring that all affected policyholders are notified in a uniform and informed manner.

Also, in the next couple of weeks, the billing documents to carry the AP *collapse date*. Our policyholders will not understand. Attached is a copy of a memo from Jim Rayl stating his concerns about how we are communicating this information. I am in complete agreement. A short statement on a billing document is not enough. We need to be providing a complete explanation about the AP problems before we place any information on the billing documents.

In today's environment, if we are not careful how and what we communicate, the situation will become explosive. To further illustrate that this is not a problem to be taken lightly, I am attaching an article from the December issue of *Best's Review* on this very subject. If we are going to provide *World Class Customer Service*, we have to do a better job of informing our policyholders.



Darlene West, ACS  
Manager  
Cash/Loan/Dividend/Maturities  
MetLife Customer Service Center - Tulsa

January 11, 1995

CONFIDENTIAL



Marketing Communications  
MetLife Individual Sales

Re Accelerated Payment (AP) Arrangement Customer  
Communications

To The Field Force

In order to assure that our policyholders are fully informed about their MetLife insurance policies and have complete information for keeping their protection in force, there will be a change in procedure regarding Accelerated Payment (AP) arrangement billing documents.

As previously announced to the Field Force via a SONIC electronic mail message, we have begun alerting Individual Life Insurance customers if, based on the current dividend scale, their AP arrangements will cease paying premiums within the next five years. On Monday, October 16, we began printing these notifications directly on policyholders' AP Anniversary Statements. The messages are designed to inform customers of this situation ahead of time so that they may determine, with the help of their Account Representatives, how best to keep their valuable coverage in force.

This enhancement to our policyholder communications will impact policies for which the AP arrangement is currently in effect, but for which dividend and/or Paid-Up Additions Rider (PUAR) balances together with annual dividends will be insufficient to pay premiums, based on the current dividend scale. Prior to this change, policyholders were notified only when their AP arrangements were insufficient to pay the amount of premium currently due.

Samples of an AP billing document and AP Anniversary Statement, which include examples of the messages your clients may receive, are attached. These messages will inform policyholders of the specific reasons why there are insufficient funds in their policies.

The messages that appear on the AP billing documents and Anniversary Statements encourage policyholders with questions about their AP arrangements to call their Account Representatives for service. The Anniversary Statements also offer customers the option of speaking with a Customer Service Representative by calling 1-800-MET-5000. In the event that you receive phone calls from clients regarding this

CONFIDENTIAL

(See Reverse Side)

MP4011070912

MetLife Individual Sales

MP4011070913

- 2 -

notification, you should be prepared to discuss payment options that will allow them to maintain their valuable insurance protection in the long run.

You will be notified which policies are affected through the Accelerated Payment Billing Report on SONIC beginning this week. Samples of the SONIC screens for this report are printed on the reverse side of the attached sample AP billing document and Anniversary Statement. They include examples of policy information and the kinds of messages you may receive about your clients' AP arrangements.

A copy of the AP Billing Report can be obtained by having a sales support associate access the Administrative Transactions Menu, 03 Print Reports Selection Menu, and key in either selection 17 or 18, Accelerated Payment Billing.

This important policyholder communication effort reflects MetLife's commitment to full disclosure and represents the work of the AP Natural Work Team, which is made up of representatives from key business and administrative units in Individual Life Insurance and MetLife Individual Sales. The team has made proactive communication to our policyholders about this payment arrangement one of its primary goals.

Watch for additional announcements concerning future enhancements to our policyholder communications and activities planned by the AP Natural Work Team.

If you have any questions regarding this new policyholder information initiative or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, Individual Life Insurance, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, Marketing Communications, MetLife Individual Sales, in the Bridgewater office at (908) 253-1122.

October 25, 1995.

Attachments

CONFIDENTIAL

9510YWB (exp1096)MLIC-LD





METROPOLITAN LIFE INS. CO.  
8 EXECUTIVE DR SU 150 PO 4370  
FAIRVIEW HEIGHTS IL 62208

Questions?

Contact your MetLife  
Representative:

☎ 618-624-2281

## NOTICE OF PAYMENT DUE

POLLY C HOLDER  
101 MAIN STREET  
SOMEWHERE USA

Amount Due  
\$ 236.60

Date Due  
NOV. 12, 1995

Policy Number  
123103884 A

Face Amt. of Insurance  
\$ 10,000

Payment Mode  
ANNUAL

Name of Insured  
POLLY C HOLDER

Sales Office/Agency  
232 / 869

Plan  
20 PAYMENT LIFE

Amount Paid, Date Paid  
\$

### POLICY BALANCES:

ADDITIONAL  
PAID-UP INSURANCE \$409.33

### DETAILS:

PREMIUM \$236.60

AMOUNT DUE \$236.60

YOUR POLICY WILL RECEIVE A DIVIDEND OF \$128.90 ON NOVEMBER 12, 1995, PROVIDED PREMIUMS ARE PAID TO THAT DATE. THE EARNINGS ON THE CASH VALUE OF YOUR PRIOR ADDITIONAL PAID-UP INSURANCE OF \$49.24 WILL PURCHASE \$1.75 OF ADDITIONAL PAID-UP INSURANCE, PLUS \$358.34 OF INSURANCE PURCHASED BY THIS YEAR'S DIVIDEND.

THE ACCELERATED PAYMENT (AP) ARRANGEMENT IS IN EFFECT FOR THIS POLICY. HOWEVER, THE DIVIDENDS ARE NOT SUFFICIENT TO PAY THIS PREMIUM. THEREFORE, YOU MUST PAY THE AMOUNT DUE SHOWN ABOVE OR CONTACT YOUR METLIFE REP TO DISCUSS OTHER PAYMENT ALTERNATIVES.

Sales Office/Agcy  
232/869



△ Detach here and return  
this part with your payment

Policy No 123103884 A Premium 236.60

Name of Insured  
POLLY C HOLDER

Date Due  
NOV. 12, 1995

POLLY C HOLDER  
101 MAIN STREET  
SOMEWHERE USA

Amount Due  
\$ 236.60

Loan Repayment  
\$

Please make check or money order payable to MetLife  
Mail to:

METROPOLITAN  
P O BOX 435  
WARWICK RI 02887-0435

Unscheduled Payment

\$ NOT AVAILABLE

Amount Enclosed  
\$

Please do not write below this line

CONFIDENTIAL

MP4011070914

MP4011070915

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES  
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF  
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 10/ 6/1995

DISTRICT 232 AGENCY 869 DATE PRODUCED 10/ 5/1995  
POLICY NO. 123 103 884 A ANNIVERSARY DATE 11/12/1995  
POLICYOWNER NAME POLLY C HOLDER  
POLICYOWNER ADDRESS 101 MAIN STREET  
SOMEWHERE USA  
INSURED'S NAME POLLY C HOLDER  
PREMIUM \$236.60 1995 DIVIDEND \$128.90  
CASH VALUE OF AI \$147.55 AI BALANCE \$409.33  
\*\*\*\*\* DIVIDENDS INSUFFICIENT FOR ACCELERATED PAYMENT BILLING \*\*\*\*\*

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.  
3893 RESEARCH PK DR PO BX 1083  
ANN ARBOR MI 48106

Questions?

Contact your MetLife Representative:

313-995-196

## ANNIVERSARY STATEMENT

POLLY C HOLDER  
101 MAIN STREET  
SOMEWHERE USA

Amount Due

\$179.9

Date Due

NOV 17 1995

Policy Number

123165092 A

Face Amt. of Insurance

\$ 10,000

Payment Mode

ANNUA

Name of Insured

POLLY C HOLDER

Sales Office/Agency

019 / 84

Plan

ENDOWMENT AT AGE 65

Amount Paid, Date Pa

\$

ADDITIONAL  
PAID-UP INSURANCE

\$431.45

PREMIUM

\$179.9

YOUR POLICY WILL RECEIVE A DIVIDEND OF \$109.90 ON NOVEMBER 17, 1995, PROVIDED PREMIUMS ARE PAID TO THAT DATE. THE EARNINGS ON THE CASH VALUE OF YOUR PRIOR ADDITIONAL PAID-UP INSURANCE (AI) OF \$193.78 WILL PURCHASE \$6.88 OF AI, PLUS \$230.79 OF INSURANCE PURCHASED BY THIS YEAR'S DIVIDEND.

AS REQUESTED, IF YOU DO NOT WISH TO PAY THIS PREMIUM, IT WILL BE PAID BY THE ACCELERATED PAYMENT (AP) ARRANGEMENT. YOU CAN THEN DISCARD THE RETURN PORTION OF THIS STATEMENT.

YOUR DIVIDENDS WILL PAY THE PREMIUMS UNTIL 1996. AS DIVIDENDS ARE NOT GUARANTEED, THIS IS BASED ON THE CURRENT DIVIDEND SCALE. IF THE PREMIUM IS PAID BY THE AP ARRANGEMENT, YOUR ADDITIONAL PAID-UP INSURANCE WILL BE REDUCED TO \$55.01. IF YOU DECIDE TO PAY THE PREMIUM, YOUR ADDITIONAL PAID-UP INSURANCE WILL BE THE AMOUNT SHOWN ABOVE.

FOR QUESTIONS OR SERVICE, PLEASE CONTACT YOUR METLIFE ACCOUNT REPRESENTATIVE OR CALL 1-800-MET-5000 (1-800-638-5000). OUR BUSIEST DAY IS MONDAY, SO IT IS BEST TO CALL TUESDAY THROUGH FRIDAY, IF POSSIBLE.

Sales Office/Agency  
019/840



▲ Detach here and return this part with your payment

Policy No

123165092 A

348 11 000

Premium

179.90

Name of Insured

POLLY C HOLDER

Date Due

NOV 17 1995

POLLY C HOLDER  
101 MAIN STREET  
SOMEWHERE USA

Amount Due

\$179.90

Please make check or money order payable to MetLife

Mail to:

METROPOLITAN  
P O BOX 435  
WARWICK RI 02887-0435

Amount Enclosed

\$

Please do not write below this line

MP4011070916

IDENTIAL

MP4011070917

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES  
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF  
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 10/ 6/1995

DISTRICT 019 AGENCY 840 DATE PRODUCED 10/ 5/1995  
POLICY NO. 123 165 092 A ANNIVERSARY DATE 11/17/1995  
POLICYOWNER NAME POLLY C HOLDER  
POLICYOWNER ADDRESS 101 MAIN STREET  
SOMEWHERE USA  
INSURED'S NAME POLLY C HOLDER  
PREMIUM \$179.90 1995 DIVIDEND \$109.90  
CASH VALUE OF AI \$206.19 AI BALANCE \$431.45  
\*\*\*\*\* MAP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1996 \*\*\*\*\*

CONFIDENTIAL

CONFIDENTIAL



MP4011070918

MetLife Individual Sales

RECEIVED

**Marketing Communications**  
**MetLife Individual Sales**

**Re Accelerated Payment (AP) Arrangement Customer Communications**  
**To The Field Force**

Communication is an integral component of outstanding customer service. The effectiveness of our communication depends on how well and how consistently we provide our customers with important information about their MetLife policies.

This communication process is especially meaningful when it serves to educate policyholders about the value of the MetLife products and services that are available to them.

To help educate policyholders regarding MetLife's Accelerated Payment (AP) arrangement, an easy-to-read, question-and-answer consumer brochure was developed and introduced to the Field Force last year. This eight-page brochure, entitled "MetLife's Accelerated Payment Arrangement..." (Form 18000121938), examines how the AP arrangement works and defines the crucial role that dividends play in the arrangement.

In order to ensure that all AP policyholders receive this vital information, this brochure has been redesigned as a one-page insert that will be mailed with anniversary statements to policyholders already active on the AP arrangement beginning in April. Also beginning in April, all policyholders who become newly active on the AP arrangement will now receive a copy of the insert along with a "Welcome to AP" customer letter.

Although the format and design of the brochure has been altered to meet postage requirements, the text of the one-page AP insert is identical to the text of the legally-approved consumer brochure. A sample of the insert version of the brochure is attached for your information.

For the past several months, the AP Natural Work Team, representing key business units within the Individual Life Insurance and MetLife Individual Sales organizations, has been implementing a multi-level, proactive customer communications strategy. Future announcements will follow outlining when and how additional information regarding the AP arrangement will be provided to policyholders.

March 27, 1995

Attachment

9503L03 (exp0695)MLIC-LD

## MetLife's Accelerated Payment Arrangement...

...an alternative to paying premiums out-of-pocket

When You Purchase A MetLife Whole Life Insurance Policy, You Receive:

- insurance protection that's guaranteed for a lifetime;
- level premiums;
- attractive dividends;
- guaranteed cash value buildup;
- loan and withdrawal provisions.

While you can certainly appreciate the benefits of whole life insurance, you probably aren't looking forward to paying premiums for the rest of your life. Now you can get whole life insurance protection without spending your whole life paying for it.

### The Accelerated Payment Arrangement

MetLife offers a premium payment arrangement that allows you to systematically apply a portion of accumulated dividends to pay your annual premiums after you have paid premiums out-of-pocket for a number of years. This arrangement, known as the Accelerated Payment (AP) arrangement, eliminates the need for you to pay your premiums by cash, check or money order.

### Let Your Dividends Work For You...

One of the most attractive features of participating life insurance is that it pays dividends. Although dividends are never guaranteed, MetLife has a long and distinguished history of making dividend payments to policyholders, going all the way back to the early 1900s.

Some policyholders look forward to receiving their dividend check in the mail, while others take advantage of the other dividend options we offer. Among these are allowing the dividends to accumulate with interest, or using them to purchase additional paid-up insurance.

### Dividends And The Accelerated Payment Arrangement

Although not a dividend option, you can also use your dividends to pay premiums through our Accelerated Payment (AP) arrangement. To be eligible for this premium payment arrangement, you must pay premiums out-of-pocket for a certain number of years. You must also leave the policy's dividends with MetLife, usually under the Additional Paid-Up Insurance dividend option. When the dividend balance, together with all future dividends (based on the then current dividend scale) is sufficient to pay all future premiums, you can elect to pay premiums through the AP arrangement.

### Can I Use Any Other Policy Values To Pay Premiums Under The Accelerated Payment Arrangement?

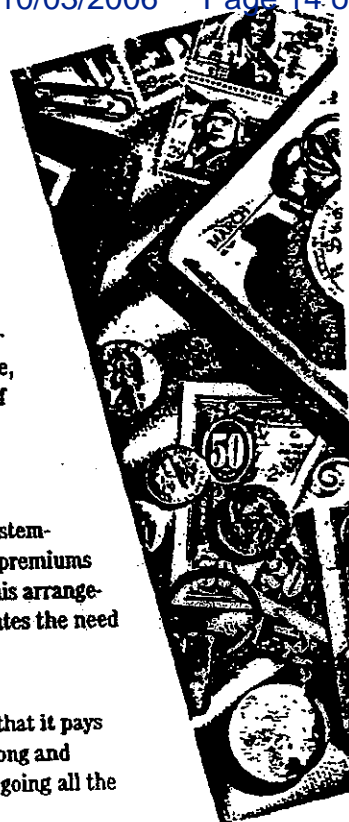
Yes. If your policy includes MetLife's Paid-Up Additions Rider (PUAR), you can use the cash value of this rider, along with your dividends, to pay your premiums under the AP arrangement.

### The Accelerated Payment Arrangement Sounds Too Good To Be True. What's The Catch?

There isn't any. However, it's important to understand that because the AP arrangement is completely dependent on dividends, it is not guaranteed. Think of dividends as the fuel for this payment vehicle. Any fluctuations in dividends will directly impact this payment arrangement. Any increase in dividends may allow you to elect the AP arrangement sooner than originally anticipated. On the other hand, a decrease in dividends could require you to make more out-of-pocket payments than expected before becoming eligible for the AP arrangement. Also, subsequent reductions in dividends may result in your having to pay a portion of some premium payments in cash or even resuming full premium payments years after you started using the AP arrangement.

### What Impact Does The AP Arrangement Have On My Policy Values?

When you choose the AP arrangement your policy's guaranteed cash value will continue to grow as stated in your policy. However, your accumulated dividends will be reduced as compared to what they would have been if you had paid premiums out of your pocket. Therefore, you might prefer to pay the premiums yourself so that dividends may continue to increase the value of the policy.



MP4011070919

CONFIDENTIAL



MP4011070920

**Does Taking Advantage Of The Accelerated Payment Arrangement Mean That I Have A Fully Paid-Up Policy?**

No. This method of paying premiums does not make the policy "paid-up" or reduce the number of years premiums must be paid. It simply allows you to pay your premiums using the policy's dividends, as long as the dividend balance is sufficient, instead of paying them out-of-pocket.

**How Does This Payment Arrangement Differ From The Premium Reduction Dividend Option?**

Under the Premium Reduction dividend option, only the current year's dividend is used to offset, or completely pay, the current premium. Therefore, if the premium is greater than the dividend, you will need to make a partial premium payment out-of-pocket. When the annual dividend is greater than the current premium, the total premium is paid by the dividend. With the AP arrangement, the annual premium will be paid by your entire dividend balance, not just the current year's dividends.

**If Dividends Aren't Guaranteed, Then What Is?**

If the premiums are paid when due, we will pay the beneficiary the death benefit stated in the policy. That's not a promise — it's a guarantee. We will provide that benefit whenever the insured dies — whether it's next week, next year or 70 years from now. In addition, the policy has a cash value that is guaranteed to increase over time.

**When My Premiums Are Paid Through The Accelerated Payment Arrangement, Will I Receive A Statement?**

Yes, you will receive an anniversary statement approximately four weeks before your policy's anniversary date. This statement will show the amount due as well as how long your policy can remain on the AP arrangement, based on the current dividend scale.

You will be given the option of either paying the premium out-of-pocket or having it paid under the AP arrangement. If not paid by you, the premium will be paid through the AP arrangement 21 days after its due date.

**How Can I Find Out When I Can Begin Paying My Premiums Using The Accelerated Payment Arrangement?**

You must contact your MetLife Representative and let him or her know that you would like to pay your life insurance premiums through the AP arrangement. A determination will be made regarding whether or not your policy's dividend and/or PUAR balance(s) are sufficient to implement this payment arrangement. You can also call 1-800-MET-5000 during regular business hours and speak to one of our Customer Service Representatives.

**Aside From A Fluctuation In Dividends, What Other Factors Can Cause Me To Pay Premiums Out-Of-Pocket After I Begin The Accelerated Payment Arrangement?**

There are certain transactions that may adversely affect this payment arrangement.

Here are some examples:

- if you take a policy loan or fail to pay loan interest;
- if you withdraw policy values.

There are also certain transactions that can cancel the AP arrangement. Some examples include:

- if you change your dividend option;
- if you change your frequency of payment from annual to some other mode of payment.

**What Happens If All My Future Premiums Can't Be Paid Through The Accelerated Payment Arrangement?**

If all of your future policy premiums can no longer be paid through the AP arrangement, MetLife will notify you regarding the year that you have to once again begin paying your premiums out-of-pocket. You should contact your MetLife Representative to discuss alternative payment arrangements.

It's important to understand that the AP arrangement may not be a permanent way to eliminate out-of-pocket premiums. And it will impact the growth of your policy. If you have any questions about dividends or the Accelerated Payment arrangement, please call your MetLife Representative, or call 1-800-MET-5000 during regular business hours. We will be happy to assist you.



Metropolitan Life Insurance Company  
One Madison Avenue, New York, NY 10010

NFIDENTIAL

CONFIDENTIAL



*Jim Rayl*  
*I know*  
*you're*  
*interested*  
*10/2/06*

Marketing Communications  
 MetLife Individual Sales

MP4011070921

**MetLife Individual Sales Release**

Re Accelerated Payment (AP) Arrangement Customer Communications  
 To The Field Force

A great deal of industry discussion has centered on the manner in which accelerated premium payments have been communicated to policyholders. At MetLife, this option is available to policyholders via the Accelerated Payment (AP) arrangement. In particular, renewed emphasis has been placed on educating policyholders about the impact of dividends or other policy changes on these payment arrangements -- especially when dividend reductions or policy changes mean that the policyholder will have to make additional out-of-pocket payments.

At MetLife, we are committed to providing the very best service to our customers. An important part of providing superior service is to communicate clearly, effectively and promptly with our policyholders. For the past several months, key business units within the Individual Life Insurance and MetLife Individual Sales organizations have been working together through the AP Natural Work Team to develop enhanced communications materials that will help to explain the AP arrangement to our policyholders.

As part of this effort, the AP Natural Work Team has created a series of customer correspondence designed to update policyholders about any change in the status of their AP arrangements or their policies' eligibility for this arrangement. Beginning in March, these letters will be sent to AP policyholders as circumstances warrant.

Attached you will find samples of this new correspondence. These letters are written in simplified language that should help to clarify this sometimes misunderstood arrangement for many policyholders. Each letter encourages policyholders to contact their Account Representative for more information.

The first six letters will be produced by the Consolidated Warrant System (CWS) in Scranton and will be mailed in response to policyholders who have inquired about their eligibility for the AP arrangement.

You will not receive copies of the letters as they are sent to your clients, but you will be notified via reports on SONIC. To find information concerning the six CWS letters, sign on to the Administrative Transaction main menu and choose Selection 3, Print Reports. On the Print Reports Control Menu screen, choose

(See Reverse Side)



- 2 -

Selection 6, CASS/Payment Report. This is an existing report, which will now contain updates regarding AP inquiries. The CASS/Payment Report is updated daily and will automatically print for your whole office through normal print manager activities. A sample of the report screen follows the six CWS sample letters.

The following series of nine letters will be produced by the Daily Reports System in Scranton once a policy is placed on the AP arrangement. These letters will welcome the policyholder to the AP arrangement or notify them whenever the arrangement is affected by a variety of policy transactions.

To find information concerning the nine Daily Reports System letters, you can access the new Accelerated Payment Arrangement Report by entering the Administrative Transaction main menu. Choose Selection 3, Print Reports. On the Print Reports Control Menu screen, key in Selection 14, the AP Arrangement Report. This report will also automatically print for the entire office through normal print manager facilities and correspondence activity will be reported on separate pages for each Field Representative Number. A sample of the AP Arrangement Report follows the nine sample Daily Reports System letters.

The report will list policy number (with suffix), policyowner name and an alpha-numeric code and letter description that corresponds to the alpha-numeric code in the bottom right-hand corner of each letter.

The Accelerated Payment Arrangement Report will be updated weekly, on Friday night, to be available on Saturday morning for printing. Policy information will remain on the report for three weeks and then be removed.

Watch for future releases that will announce additional policyholder correspondence enhancements concerning the AP arrangement.

If you have any questions regarding this new policyholder correspondence or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, in the Bridgewater office at (908) 253-1122.

March 10, 1995

Attachments

CONFIDENTIAL

9503K6F(exp1295)MLIC-LD

MP4011070922

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



February 9, 1995

MP4011070923

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 111 111 111 A      Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

CONFIDENTIAL

MP4011070924

Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



MP4011070925

February 9, 1995

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 222 222 222 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend and Paid-Up Additions Rider balances. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

CONFIDENTIAL

MP4011070926

Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



February 9, 1995

ME4011070927

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 333 333 333 A      Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's Paid-Up Additions Rider balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

CONFIDENTIAL

MP4011070928

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

---

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



February 9, 1995

MP4011070929

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 444 444 444 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy will become eligible for this payment arrangement on June 10, 1996. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until the eligibility date.

Once you are eligible, this payment arrangement will allow your annual premium to be paid by withdrawing the premium amount from your policy's dividend balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this eligibility date. An increase in dividends could result in an earlier date while a decrease in dividends could extend it further into the future.

Certain transactions can impact your eligibility for the AP arrangement: for example, taking a policy loan, failing to pay loan interest, withdrawing from policy values, changing your dividend option, or changing your frequency of payment to other than annual.

CONFIDENTIAL



MP4011070930

If on June 10, 1996, you still wish to have your premiums paid by the AP arrangement, please contact your MetLife Representative. We will then verify whether or not your policy is still eligible for this arrangement.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



February 9, 1995

MP4011070931

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 555 555 555 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy will become eligible for this payment arrangement on July 20, 1997. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until the eligibility date.

Once you are eligible, this payment arrangement will allow your annual premium to be paid by withdrawing the premium amount from your policy's dividend and Paid-Up Additions Rider balances. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this eligibility date. An increase in dividends could result in an earlier date while a decrease in dividends could extend it further into the future.

Certain transactions can impact your eligibility for the AP arrangement: for example, taking a policy loan, failing to pay loan interest, withdrawing from policy values, changing your dividend option, or changing your frequency of payment to other than annual.

CONFIDENTIAL

MP4011070932

If on July 20, 1997, you still wish to have your premiums paid by the AP arrangement, please contact your MetLife Representative. We will then verify whether or not your policy is still eligible for this arrangement.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

Metropolitan Life Insurance Company  
12902 EAST 51 ST  
PO BOX 500  
TULSA OK 74102-0500



February 9, 1995

MP4011070933

POLLY C HOLDER  
1 MAIN STREET  
HOMETOWN NY 12345

Re: Policy # 666 666 666 A      Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy will become eligible for this payment arrangement on August 1, 1998. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until the eligibility date.

Once you are eligible, this payment arrangement will allow your annual premium to be paid by withdrawing the premium amount from your policy's Paid-Up Additions Rider balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Certain transactions can impact your eligibility for the AP arrangement: for example, taking a policy loan, failing to pay loan interest, withdrawing from policy values, changing your dividend option, or changing your frequency of payment to other than annual.

If on August 1, 1998, you still wish to have your premiums paid by the AP arrangement, please contact your MetLife Representative. We will then verify whether or not your policy is still eligible for this arrangement.

CONFIDENTIAL

MP4011070934

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1+800+MET-5000 (1+800+638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

*Joe Clerk*

Joe Clerk  
Cash/Loan/Dividend/Matured Endowment  
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

CONFIDENTIAL: NEITHER THIS DOCUMENT NOR THE INFORMATION CONTAINED HEREON IS TO BE COPIED OR USED FOR ANY PURPOSE OTHER THAN METROPOLITAN BUSINESS.

CWS NOTICE OF CASH QUOTES, MATURITIES, AUTOMATIC PREMIUM LOANS, PENDING CASH PAYMENTS, AND ACCEL PAY INQUIRIES SUBMITTED FROM OTHER OFFICES. 02/09/99

POLICY NO/SUFF/ACTION	HO	PAYEE NAME / ADDRESS / POLICYOWNER	CASH VALUE
111 111 111 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS ELIGIBLE	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	100.00
222 222 222 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS ELIGIBLE	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	200.00
333 333 333 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS ELIGIBLE	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	300.00
444 444 444 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS NOT ELIGIBLE UNTIL 06/10/96	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	400.00
555 555 555 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS NOT ELIGIBLE UNTIL 07/20/97	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	500.00
666 666 666 A ACCEL PAY ELIGIBILITY INQUIRY - POLICY IS NOT ELIGIBLE UNTIL 08/01/98	CEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	600.00
888 888 001 A CASH QUOTE	NEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	800.00
888 888 002 A PENDING CASH SURRENDER	NEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	800.00
888 888 003 A INITIAL MATURITY	NEHO	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	800.00
888 888 004 A CASH QUOTE AND REQUEST FORM SENT	TELE	POLLY C HOLDER 1 MAIN STREET HOMETOWN NY 12345 POLLY C HOLDER	800.00

THIS REPORT HAS BEEN PREPARED FOR INFORCE DISTRICT XXX, AGENCY 999

CONFIDENTIAL

MP4011070935



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:

817-776-2520

Sales Office / Agency:  
D41/023

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

MP4011070936

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

Re 193 456 789 PR

Policy Number

JANE POLOWNER

Name of Insured

Dear Policyowner

We are pleased to inform you that future annual premiums for this policy will be paid by the Accelerated Payment (AP) arrangement.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

However, you will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the AP arrangement. If not paid by you, the premium will be paid by the AP arrangement 21 days after the due date.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Jeannie Eidschun*

CASH/LOAN/DIVIDEND/MATURITIES  
METLIFE CUSTOMER SERVICE CENTER - TULSA  
JAN 09, 1995

AP-A

Thank you  
for  
insuring  
with  
MetLife.



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:  
817-776-2520  
Sales Office / Agency:  
D41/023

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

MP4011070937

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

Re 203 456 789 PR  
Policy Number

JANE POLOWNER  
Name of Insured

Dear Policyowner

We are pleased to inform you that future annual premiums for this policy will be paid by the Accelerated Payment (AP) arrangement.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend and Paid-Up Additions Rider balances. This will eliminate the need for you to pay your premiums by cash, check or money order.

However, you will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the AP arrangement. If not paid by you, the premium will be paid by the AP arrangement 21 days after the due date.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums **does not** make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Tim Thomas*

POLICY DISBURSEMENTS & ADMINISTRATION  
METLIFE CUSTOMER SERVICE CENTER - WARWICK

AP-B

CONFIDENTIAL

Thank you  
for  
insuring  
with  
MetLife.





4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:  
☎ 817-776-2520  
Sales Office / Agency:  
D41/023

MP4011070938

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

Re 213 456 789 PR  
Policy Number

JANE POLOWNER  
Name of Insured

Dear Policyowner

We are pleased to inform you that future annual premiums for this policy will be paid by the Accelerated Payment (AP) arrangement.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's Paid-Up Additions Rider balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

However, you will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the AP arrangement. If not paid by you, the premium will be paid by the AP arrangement 21 days after the due date.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums **does not** make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Jeannie Eidschun*

CASH/LOAN/DIVIDEND/MATURITIES  
METLIFE CUSTOMER SERVICE CENTER - TULSA  
JAN 09, 1995

CONFIDENTIAL

AP-C

Thank you  
for  
insuring  
with  
MetLife



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:  
817-776-2520  
Sales Office / Agency:  
D41/023

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

MP4011070939

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

Re 133 456 789 PR

Policy Number

JANE POLOWNER --

Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent policy change, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due MAR 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Jeannie Eidschun*

CASH/LOAN/DIVIDEND/MATURITIES  
METLIFE CUSTOMER SERVICE CENTER - TULSA  
JAN 09, 1995

CONFIDENTIAL

AP-3A



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:

☎ 817-776-2520

Sales Office / Agency:  
D41/023

MP4011070940

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

Re 143 456 789 PR

Policy Number

JANE POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent request, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due MAR 31, 1995 .

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Tim Thomas*

POLICY DISBURSEMENTS & ADMINISTRATION  
METLIFE CUSTOMER SERVICE CENTER - WARWICK  
JAN 09, 1995

CONFIDENTIAL

AP-3B

Thank you  
for  
insuring



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions ?

Contact your MetLife  
Representative:

817-776-2520

Sales Office / Agency:  
D41/023

MP4011070941

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

Re 153 456 789 PR  
Policy Number

JANE POLOWNER  
Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent change to the Premium Reduction dividend option, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement. In order for this payment arrangement to remain in effect, the dividend option must be either Additional Paid-Up Insurance or Dividends to Accumulate at Interest.

Therefore, in order to keep your policy in full benefit, it may be necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due MAR 31, 1995 .

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Jeannie Eidschun*

CASH/LOAN/DIVIDEND/MATURITIES  
METLIFE CUSTOMER SERVICE CENTER - TULSA  
JAN 09, 1995

CONFIDENTIAL

Thank you  
for  
insuring

AP-3C



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions ?

Contact your MetLife  
Representative:

☎ 817-776-2520

Sales Office / Agency:-  
D41/023

MP4011070942

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

FOR QUESTIONS OR  
SERVICE, PLEASE CALL:  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

Re 163 456 789 PR

Policy Number

JANE POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent change to the Cash dividend option, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement. In order for this payment arrangement to remain in effect, the dividend option must be either Additional Paid-Up Insurance or Dividends to Accumulate at Interest.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due MAR 31, 1995 .

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Tim Thomas*

POLICY DISBURSEMENTS & ADMINISTRATION  
METLIFE CUSTOMER SERVICE CENTER - WARWICK  
JAN 09, 1995

Thank you.  
for  
insuring  
with  
MetLife.

CONFIDENTIAL

AP-3D



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:  
817-776-2520  
Sales Office / Agency:  
D41/023

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

Re 173 456 789 PR  
Policy Number

JANE POLOWNER  
Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent change in the frequency of your premium payments, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement. In order for this payment arrangement to remain in effect, premiums must be paid annually.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due MAR 31, 1995 .

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Jeannie Eidschun*

CASH/LOAN/DIVIDEND/MATURITIES  
METLIFE CUSTOMER SERVICE CENTER - TULSA  
JAN 09, 1995

CONFIDENTIAL

Thank you  
for  
insuring  
with  
MetLife.

AP-3E

MP4011070943



4800 LAKEWOOD DRIVE SUITE #1  
WACO TX 76710

Questions?

Contact your MetLife  
Representative:

817-776-2520

Sales Office / Agency:  
D41/023

FOR QUESTIONS OR  
SERVICE, PLEASE CALL  
1-800-MET-5000  
(1-800-638-5000)  
OR THE TELEPHONE  
NUMBER ABOVE.

JOHN Q POLOWNER  
1 MAIN STREET  
HOMETOWN NY

Re 183 456 789 PR

Policy Number

JANE POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent change in the frequency of your premium payments, the premiums for this policy will no longer be paid by the Accelerated Payment (AP) arrangement. In order for this payment arrangement to remain in effect, premiums must be paid annually.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

Your next premium is due MAR 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

*Tim Thomas*

POLICY DISBURSEMENTS & ADMINISTRATION  
METLIFE CUSTOMER SERVICE CENTER - WARWICK  
JAN 09, 1995

CONFIDENTIAL

Thank you  
for insuring  
with  
MetLife.

AP-3F

MP4011070944

**CONFIDENTIAL: NEITHER THIS DOCUMENT NOR THE INFORMATION CONTAINED HEREON IS TO BE COPIED OR USED FOR ANY PURPOSE OTHER THAN METROPOLITAN BUSINESS.**

**E11.80 REPORTS SENT LETTERS ON ACCELERATED PAYMENT ARRANGEMENT POLICIES TO POLICYOWNERS LISTED BELOW**

POLICY NUMBER/SUFF	POLICYOWNER	VERSION/DESCRIPTION	DATE SENT
213 456 789 PR	JOHN Q POLOWNER	C WELCOME AP PUAR	01/09/95
203 456 789 PR	JOHN Q POLOWNER	B WLCME AP DV/PUAR	01/09/95
193 456 789 PR	JOHN Q POLOWNER	A WELCOME AP DIV	01/09/95
183 456 789 PR	JOHN Q POLOWNER	3F MODE CHG-SP ACT	01/09/95
173 456 789 PR	JOHN Q POLOWNER	3E MODE CHG-SEMI	01/09/95
163 456 789 PR	JOHN Q POLOWNER	3D OPT CHG CASH	01/09/95
153 456 789 PR	JOHN Q POLOWNER	3C OPT CHG-PRM RED	01/09/95
143 456 789 PR	JOHN Q POLOWNER	3B CANC-REQ BY PH	01/09/95
133 456 789 PR	JOHN Q POLOWNER	3A POLICY CHANGE	01/09/95

DISTRICT:

AGENT:

REPORT DATE: 01/09/95

4011070945

**CONFIDENTIAL**



---

**MetLife® Tulsa — Customer Services & Communications**



**OUTSTANDING SERVICE**  
*Through Quality Service Skills*

We're Building Our Future On It

---

**To All Training, Resource & Second Tier CSRs**

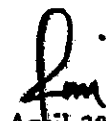
**Re "AP" (Accelerated Payment) Cases**  
**UL Policies With Inadequate Target Premiums**

There has been a lot of dialogue about the impact of the changing dividend scale on "AP" cases. As you know, we get lots of complaints because policies are not eligible on the originally anticipated date.

The one issue we have not addressed is the fact that there are 83,000 policies that WERE eligible and placed on "AP," but because dividend scales changed AFTER they were on AP, they would now not be eligible. At some point in the future, premiums may again be required. It is estimated that 25% (20,750 policies) fall into this category.

One area that has not been discussed to any extent is that we have a very similar situation with UL policies. "Target" premiums were established on the basis of anticipated earnings and interest rates. However, now because of the changing economy, these earnings will not be realized. Consequently - AT SOME POINT IN THE FUTURE - the COI will exceed the amount available in the Accumulation Fund if only the "Target Premium" is being paid.

The attached material is some of what has come up because of the Accelerated Payment Natural Work Team. I didn't think it was appropriate for everyone, but I at least wanted you to be aware that these issues are finally receiving attention at the Senior Management level.



April 28, 1994

**CONFIDENTIAL**

APR 21 '94 8:01 FROM METLIFE

TO 82528847

PAGE.003

ATTACHMENT

4

To: Frank Lynch  
Senior Vice-President  
PI Customer Services  
NYHO, Area - 5H

CONFIDENTIAL

From: Thomas M. La Badia  
Vice-President  
PI Customer Services  
Bridgewater, Area - 2E

Re: *Request From Mr. Tweedle Concerning UL Customers  
With Target Premiums Inadequate To Carry Policies*

I have had several quick meetings on this subject and the related Traditional Business issues (e.g. Vanishing Premium/APP, Impact of Reduced Dividend Scales on Purchase Assumptions, etc.).

The most proper and comprehensive method of providing our customers with the impact of changes to dividend scales, interest rates and cost of insurance charges would require several major long term initiatives included in which are the following:

1. Capture at Issue all information related to how a case was sold including purchase assumptions related to expected cash flow in and out of the contract. Retain and react to these assumptions whenever disturbed by changes in our inforce pricing (e.g. Dividend Scale Change, UL Interest Rate, Cost of Insurance Rate, etc.). Relate these changes to the policyholder life cycle goals such as College Funding, Pension Maximization, etc.
2. Communicating changes to the policyholder along with possible alternative actions would require the restoration of a main frame inforce illustration system which could be generated by the Administrative Systems loading of necessary data to reflect changes and alternatives. This is presently only available via a Sales Representative entering necessary data and "what if" alternatives into a PC based inforce illustration system.

Both of the above initiatives are being addressed by people involved in major compliance activity, however, preliminary estimates indicate that a very lengthy and expensive effort will be required.

APR 21 '94 8:02 FROM METLIFE

TO 82528847

PAGE.004

As an alternative, I have asked my units to quickly devise a short term strategy based upon data and information presently available. We expect to have several proposals very shortly.

Among the alternatives being addressed are:

1. A redesigned bill having 3 alternatives which minimize the risk of unexpected premium being required for those already on APP.
2. More complete and direct notification to UL policyholders who may not be aware that their policies may not be supported by the planned, target premium and/or present cash flow into the accumulation fund.
3. Etc.

When the proposals are completed, we will forward them to you as well as to the various units, task forces and committees that are addressing the longer term strategy.



Thomas M. La Badia

March 30, 1994

cc: Tweedie, Miller, Kelly, Doby, Stadler, Kopolovics, Delaney, Loquasto, Ruggieri, Barnewold

CONFIDENTIAL

APR 21 '94 8:02 FROM METLIFE

TO 82528847

PAGE.005

Mr. Greg Doby  
Vice-President

Re Accelerated Payment Plan -- Alternatives

Greg, Bill Barnewold called and provided me with his estimate of the cost and timeframe for implementing the APP alternatives outlined in the attached memorandum. In his estimation, the changes could be made in two-three months for a cost of approximately \$45,000. However, If these changes are implemented as part of the Fall 1994 portfolio changes, the cost would be about \$10,000 less. Please let me know how we should proceed.

*Willie Taylor*  
Wilhelmenia J. Taylor  
Product Manager  
Life Product Planning  
Bridgewater, NJ, Ext. 1250

April 14, 1994

Attachment

cc: Barnewold, DiPiazza, LaBadia, McLoughlin, Rigby

CONFIDENTIAL

APR 21 '94 8:02 FROM METLIFE

TO 82528847

PAGE.006

Mr. Greg Doby  
Vice-President

NP4011070950

Re Accelerated Payment Plan -- Payment Options

This memo supplements our recent meeting with Tom LaBadia, Mike DiPiazza, Bill Barnewold and Pat McLoughlin. The goal of this meeting was to develop a quick strategy for improving our communications with policyholders already on APP.

As you know, the current situation is as follows:

Situation #1:

When a policyholder initially requests APP, a "full eligibility test" is performed. This test determines if the annual premium can be paid for the remaining "life of the policy." If the policy fails this test, the policyholder is told that the policy cannot go on APP and the full annual premium must be paid out-of-pocket until such time as the policy does become eligible. This is true even when there is a substantial dividend balance to pay the annual premium for a number of years, e.g. 15 years.

Situation #2:

When a policy passes the initial eligibility test, premiums are paid each year through the APP arrangement provided the policy passes a "sufficiency test." We refer to this test as a "sufficiency test" because it simply verify that the dividend/PUAR balance is "sufficient" to pay the annual premium due that year. It does not check to see if this can be done for the remaining life of the policy. When a policy fails this sufficiency test, it is taken off the APP arrangement and the policyholder is sent a regular bill for payment of the premium.

Our goal is to reduce negative feelings on the part of our customers regarding this payment arrangement by offering them other payment alternatives. The specific group we intended to initially target are the policyholders described in situation #2. However, I believe we should take the same approach for the policyholders described in situation #1.

CONFIDENTIAL